



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [BANKUNITED, INC.](#)

City/State [MIAMI LAKES, FL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [36,556,548](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BANKUNITED, INC.](#)
[14817 OAK LANE](#)

[MIAMI LAKES, FL 33016](#)

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BHC Name

City/State

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	36,246,097	35,378,380	35,567,406	34,389,076	32,809,701
Net income (\$000)	132,914	202,788	414,984	197,853	313,098
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.45	2.67	29	2.29	2.65	22	2.29	2.60	24	2.25	2.77	17	2.37	3.01	21
+ Non-interest income	0.24	0.96	5	0.32	1.11	6	0.35	1.04	11	0.34	1.21	8	0.37	1.32	9
- Overhead expense	1.40	2.17	8	1.37	2.24	6	1.54	2.17	12	1.32	2.57	3	1.47	2.69	3
- Provision for credit losses	0.18	0.09	81	-0.31	-0.15	22	-0.19	-0.09	25	0.54	0.51	58	0.03	0.15	19
+ Securities gains (losses)	0.02	0	95	0.04	0.01	90	0.03	0.01	89	0.04	0.02	72	0.06	0.01	93
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	12
= Pretax net operating income (tax equivalent)	1.02	1.40	19	1.58	1.79	38	1.31	1.66	22	0.78	1.04	27	1.30	1.56	27
Net operating income	0.73	1.06	15	1.15	1.36	29	1.17	1.26	43	0.58	0.81	24	0.95	1.19	19
Net income	0.73	1.06	15	1.15	1.35	30	1.17	1.26	43	0.58	0.82	24	0.95	1.19	19
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.95	3.12	34	2.93	3.14	35	2.87	3.06	33	3.31	3.55	30	4.17	4.41	31
Interest expense	0.40	0.24	85	0.55	0.27	88	0.48	0.25	87	0.96	0.52	90	1.69	1.08	86
Net interest income (tax equivalent)	2.55	2.88	27	2.38	2.85	18	2.39	2.80	20	2.35	3.01	17	2.48	3.33	20
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.23	0.08	87	0.24	0.13	74	0.29	0.11	91	0.26	0.27	62	0.05	0.21	21
Earnings coverage of net loan and lease losses (X)	7.70	-9.51	33	7.85	4.52	29	5.80	39.72	16	7.08	22.91	33	40.62	24.40	80
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.54	1.17	8	0.77	1.39	11	0.53	1.23	8	1.08	1.58	20	0.47	0.83	19
Allowance for loan and lease losses / Total loans and leases	0.54	1.15	10	0.77	1.37	12	0.53	1.20	9	1.08	1.55	21	0.47	0.81	19
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.41	78	1.29	0.63	90	0.88	0.49	87	1.12	0.71	86	0.90	0.57	83
30-89 days past due loans and leases / Total loans and leases	1.20	0.32	94	1.13	0.27	94	1.47	0.32	96	1.44	0.39	94	0.58	0.43	77
Liquidity and Funding															
Net noncore funding dependence	4.56	3.09	61	-3.68	-1.82	46	1.92	-2.33	62	8.22	3.20	69	19.04	14.45	69
Net short-term noncore funding dependence	-1.22	-1.79	44	-7.94	-8.21	45	-3.03	-7.71	64	5.35	-4.76	82	14.77	3.38	84
Net loans and leases / Total assets	65.59	61.60	60	63.60	59.81	59	65.99	58.67	71	67.49	61.58	64	70.23	63.77	58
Capitalization															
Tier 1 leverage ratio	7.52	9.08	11	8.81	9.11	43	8.37	8.98	32	8.63	9.13	39	8.90	9.76	30
Holding company equity capital / Total assets	6.86	10.04	6	8.85	10.88	18	8.48	10.71	15	8.52	11.16	14	9.07	12.43	11
Total equity capital (including minority interest) / Total assets	6.86	10.14	5	8.85	11.01	17	8.48	10.82	13	8.52	11.29	13	9.07	12.57	8
Common equity tier 1 capital / Total risk-weighted assets	11.31	11.90	45	13.52	12.69	65	12.60	12.42	60	12.57	12.38	59	12.32	12.17	57
Net loans and leases / Equity capital (X)	9.57	6.22	93	7.18	5.51	81	7.78	5.53	88	7.92	5.58	88	7.74	5.21	88
Cash dividends / Net income	30.25	34	40	21.11	25.30	41	20.09	28.27	32	44.51	42.30	55	26.57	33.12	34
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	2.38	7.91	36	2.74	9.29	28	2.30	10.50	17	6.53	16.68	20	2.20	9.26	21
Equity capital	-20.73	-0.29	6	14.75	9.31	79	1.84	7.46	25	0.07	6.99	16	1.95	10.49	17
Net loans and leases	5.58	11.87	35	-3.66	0.79	36	0.02	3.36	45	2.38	9.07	25	5.39	9.10	45
Noncore funding	34.66	10.50	77	-39.19	-23.76	33	-13.07	-14.79	53	-16.60	-12.18	46	4.61	6.59	51
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0.01	0.77	76	0.01	1.02	74
Long-term debt / Equity capital	27.81	11.61	85	22.02	11.05	82	22.93	10.95	83	23.39	13.56	79	13.33	13.04	66
Equity investment in subsidiaries / Equity capital	118.89	103.92	92	111.11	103.07	87	114.07	103.22	90	110.23	102.81	87	104.16	103.22	57
Cash from ops + noncash items + op expense / Op expense + dividends	489.08	116.54	96	60.02	130.64	20	251.80	154.48	85	52.91	147.24	7	268.10	190.27	79

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	392,684	399,294	784,897	845,161	961,169	-1.66	-18.00
Income from lease financing receivables.....	9,068	9,998	18,501	21,127	22,177	-9.30	15.65
Fully taxable income on loans and leases.....	376,954	382,869	752,281	809,225	917,388	-1.54	-18.19
Tax-exempt income on loans and leases.....	24,798	26,423	51,117	57,063	65,958	-6.15	-4.41
Estimated tax benefit on income on loans and leases.....	6,972	7,399	14,382	15,788	18,043	-5.78	-52.09
Income on loans and leases (tax equivalent).....	408,724	416,691	817,780	882,076	1,001,389	-1.91	-18.46
Investment interest income (tax equivalent).....	98,933	77,254	154,782	196,503	284,478	28.06	3.43
Interest on balances due from depository institutions.....	1,009	499	1,054	1,005	4,387	102.20	2.23
Interest income on other earning assets.....	3,324	2,701	4,956	8,572	15,515	23.07	-43.10
Total interest income (tax equivalent).....	511,990	497,145	978,572	1,088,156	1,305,769	2.99	-15.20
Interest on time deposits of \$250K or more.....	962	4,371	6,121	16,327	34,429	-77.99	-90.30
Interest on time deposits < \$250K.....	5,424	6,519	9,843	78,636	127,755	-16.80	-78.35
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	25,977	28,802	51,632	105,017	222,999	-9.81	-33.86
Interest on other borrowings and trading liabilities.....	28,572	45,056	80,296	107,066	143,905	-36.59	-24.71
Interest on subordinated debt and mandatory convertible securities.....	7,944	7,931	15,868	8,805	0	0.16	
Total interest expense.....	68,879	92,679	163,760	315,851	529,088	-25.68	-38.61
Net interest income (tax equivalent).....	443,111	404,466	814,812	772,305	776,681	9.55	-9.86
Non-interest income.....	42,733	55,745	125,669	115,372	120,902	-23.34	-20.88
Adjusted operating income (tax equivalent).....	485,844	460,211	940,481	887,677	897,583	5.57	-10.95
Overhead expense.....	253,415	242,322	548,115	453,647	483,896	4.58	-19.85
Provision for credit losses.....	31,826	-55,523	-67,119	184,003	8,904		23.75
Securities gains (losses).....	3,578	6,809	9,009	14,001	18,538	-47.45	58.11
Other tax equivalent adjustments.....	0	0	0	0	-1		
Pretax net operating income (tax equivalent).....	184,343	279,932	465,930	267,794	425,956	-34.15	-10.49
Applicable income taxes.....	43,343	68,666	34,401	51,506	90,898	-36.88	-23.70
Tax equivalent adjustments.....	8,086	8,478	16,545	18,435	21,960	-4.62	-60.43
Applicable income taxes (tax equivalent).....	51,429	77,144	50,946	69,941	112,858	-33.33	-33.42
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	132,914	202,788	414,984	197,853	313,098	-34.46	3.27
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	132,914	202,788	414,984	197,853	313,098	-34.46	3.27
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	132,914	202,788	414,984	197,853	313,098	-34.46	3.27
Investment securities income (tax equivalent).....	98,933	77,254	154,782	196,503	284,478	28.06	3.43
US Treasury and agency securities (excluding mortgage-backed securities).....	792	2,249	3,200	5,291	12,940	-64.78	-87.46
Mortgage-backed securities.....	71,406	47,734	98,596	124,123	184,005	49.59	43.32
All other securities.....	26,735	27,271	52,986	67,089	87,533	-1.96	-32.34
Cash dividends declared.....	40,206	42,805	83,357	88,056	83,185	-6.07	-12.73
Common.....	40,206	42,805	83,357	88,056	83,185	-6.07	-12.73
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.83	2.90	42	2.81	2.92	41	2.75	2.85	42	3.16	3.27	42	3.98	4	50
Less: Interest expense	0.38	0.22	85	0.52	0.25	88	0.46	0.23	87	0.92	0.48	90	1.61	0.98	87
Equals: Net interest income (tax equivalent)	2.45	2.67	29	2.29	2.65	22	2.29	2.60	24	2.25	2.77	17	2.37	3.01	21
Plus: Non-interest income	0.24	0.96	5	0.32	1.11	6	0.35	1.04	11	0.34	1.21	8	0.37	1.32	9
Equals: adjusted operating income (tax equivalent)	2.68	3.67	6	2.60	3.82	6	2.64	3.70	7	2.58	4.04	3	2.74	4.41	4
Less: Overhead expense	1.40	2.17	8	1.37	2.24	6	1.54	2.17	12	1.32	2.57	3	1.47	2.69	3
Less: Provision for credit losses	0.18	0.09	81	-0.31	-0.15	22	-0.19	-0.09	25	0.54	0.51	58	0.03	0.15	19
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.02	0	95	0.04	0.01	90	0.03	0.01	89	0.04	0.02	72	0.06	0.01	93
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	12
Equals: Pretax net operating income (tax equivalent)	1.02	1.40	19	1.58	1.79	38	1.31	1.66	22	0.78	1.04	27	1.30	1.56	27
Less: Applicable income taxes (tax equivalent)	0.28	0.33	39	0.44	0.41	64	0.14	0.38	8	0.20	0.23	42	0.34	0.36	40
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.73	1.06	15	1.15	1.36	29	1.17	1.26	43	0.58	0.81	24	0.95	1.19	19
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.73	1.06	15	1.15	1.35	30	1.17	1.26	43	0.58	0.82	24	0.95	1.19	19
Memo: Net income (last four quarters)	0.96	1.12	29	1.01	1.25	27	1.17	1.26	43	0.58	0.82	24	0.95	1.19	19
Net income—BHC and noncontrolling (minority) interest	0.73	1.07	13	1.15	1.37	29	1.17	1.27	41	0.58	0.83	24	0.95	1.20	19
Margin Analysis															
Average earning assets / Average assets	95.89	92.97	82	96.05	93.15	83	95.82	93.08	82	95.66	92.32	86	95.52	91.05	90
Average interest-bearing funds / Average assets	64.41	60.12	71	67.19	62.32	71	65.75	61.99	70	73.63	64.06	82	77.57	65.57	85
Interest income (tax equivalent) / Average earning assets	2.95	3.12	34	2.93	3.14	35	2.87	3.06	33	3.31	3.55	30	4.17	4.41	31
Interest expense / Average earning assets	0.40	0.24	85	0.55	0.27	88	0.48	0.25	87	0.96	0.52	90	1.69	1.08	86
Net interest income (tax equivalent) / Average earning assets	2.55	2.88	27	2.38	2.85	18	2.39	2.80	20	2.35	3.01	17	2.48	3.33	20
Yield or Cost															
Total loans and leases (tax equivalent)	3.47	4.01	18	3.58	4.05	25	3.54	4.01	24	3.77	4.27	21	4.44	5.09	14
Interest-bearing bank balances	0.41	0.42	45	0.13	0.11	82	0.17	0.14	84	0.24	0.27	48	1.51	2.04	22
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68			2.44	
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.90	3.09	32	2.88	3.11	32	2.82	3.04	32	3.25	3.51	29	4.10	4.36	30
Investment securities (tax equivalent)	1.89	1.85	56	1.65	1.80	41	1.58	1.77	40	2.26	2.25	50	3.47	2.76	93
US Treasury and agency securities (excluding mortgage-backed securities)	0.58	1.22	8	1.25	1.28	47	0.94	1.14	36	1.64	1.75	49	2.82	2.32	82
Mortgage-backed securities	1.69	1.78	45	1.34	1.56	27	1.32	1.57	26	2.04	2.05	47	3.46	2.61	96
All other securities	2.85	2.82	55	2.63	2.91	42	2.60	2.81	47	2.92	3.24	40	4.01	4.06	63
Interest-bearing deposits	0.34	0.20	81	0.40	0.24	81	0.34	0.21	79	1	0.53	91	1.96	1.10	92
Time deposits of \$250K or more	0.42	0.50	41	0.89	0.76	64	0.72	0.66	60	0.98	1.42	18	1.71	1.96	28
Time deposits < \$250K	0.42	0.44	51	0.45	0.72	22	0.35	0.62	20	1.64	1.36	73	2.55	1.82	93
Other domestic deposits	0.32	0.17	84	0.36	0.17	89	0.32	0.15	87	0.76	0.36	92	1.73	0.93	91
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.28	0.36	55	0.10	0.19	45	0.09	0.17	42	0.54	0.62	58	2.23	1.86	66
Other borrowed funds and trading liabilities	1.49	1.24	60	2.63	1.31	91	2.61	1.27	90	2.19	1.50	84	2.53	2.38	61
All interest-bearing funds	0.59	0.36	83	0.78	0.40	90	0.70	0.37	87	1.25	0.74	88	2.08	1.49	81

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	42,733	55,745	125,669	115,372	120,902
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	10,312	8,964	18,843	13,990	13,187
Trading revenue	1,319	4,950	6,480	2,280	9,558
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	1,376	2,121	2,480	3,293	2,124
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-1,932	4,637	24,935	15,367	8,560
Other non-interest income	31,658	35,073	72,931	80,442	87,473
Total overhead expenses	253,415	242,322	548,115	453,647	483,896
Personnel expense	128,904	115,464	242,892	216,642	234,275
Net occupancy expense	38,615	37,065	77,178	74,351	73,882
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	37	44
Other operating expenses	85,896	89,793	228,045	162,617	175,695
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,545	1,429	1,474	1,474	1,511
Average personnel expense per employee	83.43	80.80	164.78	146.98	155.05
Average assets per employee	23,460.26	24,757.44	24,129.85	23,330.44	21,713.90

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.35	11	0	2.15	10	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	53.04	59.40	25	53.64	59.03	27	59.32	59.28	45	52.19	62.28	17	55.26	61.29	22
Percent of Average Assets															
Total overhead expense	1.40	2.17	8	1.37	2.24	6	1.54	2.17	12	1.32	2.57	3	1.47	2.69	3
Personnel expense	0.71	1.20	7	0.65	1.25	4	0.68	1.21	6	0.63	1.30	3	0.71	1.41	3
Net occupancy expense	0.21	0.22	45	0.21	0.24	31	0.22	0.23	40	0.22	0.26	26	0.23	0.28	23
Other operating expenses	0.47	0.72	11	0.51	0.73	18	0.64	0.72	45	0.47	0.94	8	0.54	0.97	8
Overhead less non-interest income	1.16	1.19	42	1.05	1.10	40	1.19	1.10	51	0.98	1.25	31	1.11	1.32	30
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	52.16	58.92	24	52.65	58.45	24	58.28	58.83	42	51.10	61.82	14	53.91	60.64	19
Personnel expense	26.53	32.65	19	25.09	33.10	16	25.83	32.93	19	24.41	32.36	14	26.10	32.39	19
Net occupancy expense	7.95	6.14	81	8.05	6.33	77	8.21	6.23	80	8.38	6.58	79	8.23	6.52	81
Other operating expenses	17.68	19.36	37	19.51	18.60	59	24.25	19.18	82	18.32	22.28	38	19.58	21.20	48
Total non-interest income	8.80	25.40	6	12.11	28.18	13	13.36	27.67	17	13	28.83	15	13.47	29.23	14
Fiduciary activities income	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	2.12	3.45	30	1.95	3.19	29	2	3.27	31	1.58	3.27	24	1.47	3.88	20
Trading revenue	0.27	0.45	64	1.08	0.72	78	0.69	0.62	68	0.26	1.28	53	1.06	1.18	67
Investment banking fees and commissions	0	2.25	7	0	2.52	6	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.28	1.38	47	0.46	0.55	62	0.26	0.60	53	0.37	0.01	78	0.24	0.28	64
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-0.40	1.51	6	1.01	3.83	32	2.65	3.30	51	1.73	3.92	43	0.95	1.86	40
Other non-interest income	6.52	9.09	40	7.62	9.26	46	7.75	9.27	48	9.06	9.65	56	9.75	10.04	62
Overhead less non-interest income	43.36	32.73	84	40.54	29.94	79	44.92	30.52	90	38.11	31.93	66	40.44	31.06	77
Applicable income taxes / Pretax net operating income (tax equivalent)	23.51	21.22	72	24.53	21.54	84	7.38	21.18	3	19.23	18.63	48	21.34	20.56	56
Applicable income tax + TE / Pretax net operating income + TE	27.90	23.38	88	27.56	23.10	90	10.93	22.67	4	26.12	21.18	88	26.50	23.23	80

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	15,813,146	14,715,452	15,563,687	14,731,027	14,723,043	7.46	15.50
Commercial and industrial loans	4,191,005	4,092,957	4,084,185	4,729,749	4,237,997	2.40	33.45
Loans to individuals	1,600	3,731	3,311	4,006	5,502	-57.12	-92.14
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	40,099	44,904	43,343	24,147	32,573	-10.70	
Other loans and leases	4,060,160	4,028,030	4,070,527	4,401,789	4,193,799	0.80	19.11
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	24,106,010	22,885,074	23,765,053	23,890,718	23,192,914	5.34	18.98
Less: Allowance for loan and lease losses	130,239	175,642	126,457	257,323	108,671	-25.85	-16.32
Net loans and leases	23,975,771	22,709,432	23,638,596	23,633,395	23,084,243	5.58	19.25
Debt securities that reprice or mature in over 1 year	2,606,121	3,290,836	2,976,404	2,676,492	1,973,074	-20.81	30.71
Mutual funds and equity securities	90,858	88,141	120,777	104,274	60,572	3.08	26.26
Subtotal	26,672,750	26,088,409	26,735,777	26,414,161	25,117,889	2.24	20.31
Interest-bearing bank balances	495,242	877,446	295,714	377,483	206,969	-43.56	163.41
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	7,406,525	6,853,058	6,967,017	6,395,917	5,735,591	8.08	58.55
Trading assets	31,412	78,427	55,759	123,345	43,686	-59.95	13.18
Total earning assets	34,605,929	33,897,340	34,054,267	33,310,906	31,104,135	2.09	27.88
Non-interest-bearing cash and due from depository institutions	18,531	17,902	19,143	20,233	7,704	3.51	-50.77
Premises, fixed assets, and leases	134,762	139,199	137,997	150,251	166,236	-3.19	73.94
Other real estate owned	1,466	3,823	2,275	3,052	3,897	-61.65	-80.56
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,795,860	1,647,673	1,607,114	1,531,945	1,589,321	8.99	-0.81
Total assets	36,556,548	35,705,937	35,820,796	35,016,387	32,871,293	2.38	26.08
Quarterly average assets	36,773,256	35,678,670	35,811,485	35,356,539	33,028,673	3.07	30.81
Average loans and leases (YTD)	23,529,167	23,272,937	23,086,266	23,384,781	22,549,974	1.10	20.81
Memoranda							
Loans held-for-sale	5,996	0	0	24,676	37,926		-79.34
Loans not held-for-sale	24,100,014	22,885,074	23,765,053	23,866,042	23,154,988	5.31	19.12
Real estate loans secured by 1-4 family	8,862,592	7,095,348	8,387,312	6,367,965	5,675,911	24.91	101.03
Commercial real estate loans	6,950,554	7,620,104	7,176,375	8,363,062	9,046,967	-8.79	-25.12
Construction and land development	214,193	168,951	157,098	191,735	252,719	26.78	29.81
Multifamily	927,476	1,223,261	1,064,842	1,596,092	2,125,048	-24.18	-74.58
Nonfarm nonresidential	5,808,885	6,227,892	5,954,435	6,575,235	6,669,200	-6.73	6.22
Real estate loans secured by farmland	0	0	0	0	165		-100.00
Total investment securities	10,103,504	10,232,035	10,064,198	9,176,683	7,769,237	-1.26	49.96
U.S. Treasury securities	99,128	156,637	111,660	80,851	70,325	-36.71	297.47
US agency securities (excluding mortgage-backed securities)	159,493	215,634	183,595	231,545	363,731	-26.04	-70.73
Municipal securities	149,706	228,625	222,277	235,709	273,302	-34.52	-78.30
Mortgage-backed securities	7,971,377	7,756,780	7,708,125	6,464,474	5,129,012	2.77	91.82
Asset-backed securities	1,622,942	1,776,218	1,707,764	2,049,830	1,862,295	-8.63	31.28
Other debt securities	10,000	10,000	10,000	10,000	10,000	0.00	-27.60
Mutual funds and equity securities	90,858	88,141	120,777	104,274	60,572	3.08	26.26
Available-for-sale securities	10,002,646	10,133,894	9,933,421	9,062,409	7,698,665	-1.30	48.69
U.S. Treasury securities	99,128	156,637	111,660	80,851	70,325	-36.71	297.47
US agency securities (excluding mortgage-backed securities)	159,493	215,634	183,595	231,545	363,731	-26.04	-70.73
Municipal securities	149,706	228,625	222,277	235,709	273,302	-34.52	-78.30
Mortgage-backed securities	7,971,377	7,756,780	7,708,125	6,464,474	5,129,012	2.77	91.82
Asset-backed securities	1,622,942	1,776,218	1,707,764	2,049,830	1,862,295	-8.63	31.28
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	96	872	689	1,187	0	-88.99	
Available-for-sale securities appreciation (depreciation)	-476,674	67,340	3,835	85,635	38,345		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	4,025,843	4,141,842	4,048,474	4,101,697	2,401,181	-2.80	99.92

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	9,694,570	8,887,333	9,005,095	7,035,295	4,322,214	9.08	214.45
NOW, ATS and transaction accounts	1,078,648	1,214,464	1,617,040	842,765	428,556	-11.18	275.82
Time deposits less brokered deposits < \$250K	-1,962,206	-684,503	-1,860,814	-312,606	1,733,917		
MMDA and other savings accounts	15,012,615	15,582,502	15,461,198	14,837,014	12,323,964	-3.66	32.36
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	23,823,627	24,999,796	24,222,519	22,402,468	18,808,651	-4.70	44.81
Time deposits of \$250K or more	344,661	862,555	603,074	1,146,736	1,883,006	-60.04	-83.71
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	199,000	180,000	100,000		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,006,884	2,583,278	1,806,827	3,042,766	4,249,389	55.11	-14.29
Other borrowings w/remaining maturity over 1 year	424,426	525,516	524,989	602,301	762,714	-19.24	-37.38
Brokered deposits < \$250K	4,342,126	2,800,021	4,641,983	3,973,069	3,730,324	55.07	91.16
Noncore funding	9,118,097	6,771,370	7,775,873	8,944,872	10,725,433	34.66	-6.38
Trading liabilities	74,187	27,587	22,627	38,519	17,422	168.92	164.42
Subordinated notes and debentures + trust preferred securities	300,000	300,000	300,000	300,000	0	0.00	
Other liabilities	734,620	445,641	462,016	347,516	339,008	64.85	280.04
Total liabilities	34,050,531	32,544,394	32,783,035	32,033,375	29,890,514	4.63	28.92
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	779	932	856	931	951	-16.42	-27.06
Common surplus	387,583	1,011,786	707,503	1,017,518	1,083,920	-61.69	-73.96
Retained earnings	2,438,050	2,173,698	2,345,342	2,013,715	1,927,735	12.16	136.17
Accumulated other comprehensive income	-320,395	-24,873	-15,940	-49,152	-31,827		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,506,017	3,161,543	3,037,761	2,983,012	2,980,779	-20.73	-2.90
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,506,017	3,161,543	3,037,761	2,983,012	2,980,779	-20.73	-2.90
Total liabilities and capital	36,556,548	35,705,937	35,820,796	35,016,387	32,871,293	2.38	26.08
Memoranda							
Non-interest-bearing deposits	9,694,570	8,887,333	9,005,095	7,035,295	4,322,214	9.08	214.45
Interest-bearing deposits	18,815,844	19,775,039	20,462,481	20,486,978	20,099,767	-4.85	5.97
Total deposits	28,510,414	28,662,372	29,467,576	27,522,273	24,421,981	-0.53	36.81
Long-term debt that reprices within 1 year	0	0	0	0	294		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,037,761	2,983,012	2,983,012	2,980,779	2,923,833		
Accounting restatements	0	0	0	-23,817	0		
Net income	132,914	202,788	414,984	197,853	313,098		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-319,997	-5,731	-310,090	-66,422	-136,267		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	40,206	42,805	83,357	88,056	83,185		
Change in other comprehensive income	-304,455	24,279	33,212	-17,325	-36,700		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,506,017	3,161,543	3,037,761	2,983,012	2,980,779		

BHC Name

City/State

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	43.26	38.78	57	41.21	36.32	59	43.45	36.25	67	42.07	36.22	58	44.79	37.78	59
Commercial and industrial loans	11.46	11.05	59	11.46	12.25	52	11.40	10.76	61	13.51	13.52	49	12.89	12.02	57
Loans to individuals	0	3.52	2	0.01	3.48	2	0.01	3.36	3	0.01	3.40	2	0.02	4.20	3
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.11	0.19	64	0.13	0.21	66	0.12	0.18	66	0.07	0.19	61	0.10	0.24	61
Other loans and leases	11.11	4.45	90	11.28	4.22	92	11.36	4.47	90	12.57	4.63	93	12.76	5.01	91
Net loans and leases	65.59	61.60	60	63.60	59.81	59	65.99	58.67	71	67.49	61.58	64	70.23	63.77	58
Debt securities over 1 year	7.13	19.46	9	9.22	17.61	15	8.31	19.46	11	7.64	15.55	15	6	14.60	10
Mutual funds and equity securities	0.25	0.05	93	0.25	0.06	90	0.34	0.06	95	0.30	0.05	94	0.18	0.06	85
Subtotal	72.96	82.34	15	73.06	78.32	23	74.64	79.22	25	75.43	78.16	24	76.41	79.65	22
Interest-bearing bank balances	1.35	4.59	21	2.46	9.11	12	0.83	8.50	3	1.08	7.51	6	0.63	3.06	19
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	20.26	1.68	99	19.19	1.53	99	19.45	1.56	99	18.27	1.68	99	17.45	1.91	99
Trading assets	0.09	0.55	57	0.22	0.60	56	0.16	0.49	57	0.35	1.01	51	0.13	1.19	45
Total earning assets	94.66	90.95	87	94.93	91.43	87	95.07	91.77	85	95.13	91.05	95	94.62	89.53	94
Non-interest cash and due from depository institutions	0.05	1.01	0	0.05	1.01	0	0.05	0.82	0	0.06	1.07	0	0.02	1.14	0
Other real estate owned	0	0.01	46	0.01	0.02	57	0.01	0.01	51	0.01	0.02	41	0.01	0.03	36
All other assets	5.29	7.97	18	5.02	7.50	22	4.88	7.35	21	4.81	7.82	13	5.35	9.27	11
Memoranda															
Short-term investments	21.62	7.68	90	21.65	12.01	87	20.28	11.47	84	19.34	11.17	83	18.08	7.63	84
U.S. Treasury securities	0.27	1.96	30	0.44	1.08	56	0.31	1.47	42	0.23	0.84	58	0.21	1.03	53
US agency securities (excluding mortgage-backed securities)	0.44	0.84	52	0.60	0.77	61	0.51	0.82	56	0.66	0.63	68	1.11	0.54	78
Municipal securities	0.41	1.75	40	0.64	1.72	46	0.62	1.73	48	0.67	1.69	45	0.83	1.34	53
Mortgage-backed securities	21.81	13.68	83	21.72	12.97	87	21.52	14.14	80	18.46	11.75	84	15.60	11.44	76
Asset-backed securities	4.44	0.68	95	4.97	0.38	96	4.77	0.50	96	5.85	0.32	97	5.67	0.28	98
Other debt securities	0.03	0.52	33	0.03	0.52	35	0.03	0.53	32	0.03	0.42	37	0.03	0.39	41
Loans held-for-sale	0.02	0.35	30	0	0.42	8	0	0.55	7	0.07	0.52	27	0.12	0.39	40
Loans held for investment	65.93	61.41	60	64.09	59.85	62	66.34	58.06	70	68.16	61.72	68	70.44	63.50	62
Real estate loans secured by 1-4 family	24.24	12.26	87	19.87	11.69	86	23.41	11.46	87	18.19	11.91	77	17.27	13.29	66
Revolving	0	1.49	5	0	1.45	5	0	1.42	5	0	1.66	6	0	2.07	7
Closed-end, secured by first liens	24.24	10.40	90	19.87	9.84	87	23.40	9.67	90	18.18	9.81	87	17.26	10.69	79
Closed-end, secured by junior liens	0	0.18	12	0	0.20	11	0.01	0.17	16	0	0.22	9	0	0.28	10
Commercial real estate loans	19.01	24.34	37	21.34	22.48	43	20.03	22.69	42	23.88	22.22	49	27.52	22.23	55
Construction and land development	0.59	3.75	18	0.47	3.35	12	0.44	3.34	15	0.55	3.40	17	0.77	3.44	21
Multifamily	2.54	3.69	48	3.43	3.31	62	2.97	3.57	54	4.56	3.12	74	6.46	3.01	87
Nonfarm nonresidential	15.89	15.50	51	17.44	14.81	60	16.62	14.57	58	18.78	14.72	62	20.29	14.69	66
Real estate loans secured by farmland	0	0.35	8	0	0.34	8	0	0.30	8	0	0.33	8	0	0.36	21

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	65.60	62.08	48	64.30	59.66	53	65.49	61.05	49	61.66	57.15	51	63.48	57.46	49
Real estate loans secured by 1-4 family	36.77	20.31	90	31	19.82	83	35.29	19.86	90	26.65	19.43	75	24.47	20.75	61
Revolving	0	2.40	5	0	2.42	5	0	2.43	5	0	2.64	6	0	3.15	7
Closed-end	36.77	17.67	92	31	17.22	85	35.29	17.24	90	26.65	16.59	83	24.47	17.39	76
Commercial real estate loans	28.83	38.23	36	33.30	36.54	41	30.20	37.86	36	35.01	34.63	46	39.01	33.52	54
Construction and land development	0.89	5.97	13	0.74	5.50	9	0.66	5.65	9	0.80	5.26	10	1.09	5.09	16
1-4 family	0	1.34	4	0	1.11	4	0	1.18	3	0	0.93	5	0	0.94	14
Other	0.89	4.56	15	0.74	4.33	9	0.66	4.40	10	0.80	4.19	13	1.09	4.02	17
Multifamily	3.85	5.72	45	5.35	5.34	60	4.48	5.78	48	6.68	4.96	71	9.16	4.69	86
Nonfarm nonresidential	24.10	24.64	47	27.21	24.14	56	25.06	24.56	48	27.52	22.93	59	28.76	22.15	67
Owner-occupied	6.38	8.28	41	6.72	8.14	43	6.67	8.29	44	6.76	7.68	46	7.21	7.72	53
Other	17.71	16.13	56	20.49	15.71	65	18.38	15.94	59	20.76	14.95	72	21.55	14.34	75
Real estate loans secured by farmland	0	0.59	8	0	0.59	8	0	0.54	8	0	0.54	8	0	0.55	21
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	17.39	18.46	52	17.88	20.98	46	17.19	18.86	52	19.80	22.17	44	18.27	19.53	49
Loans to individuals	0.01	6.27	2	0.02	6.28	3	0.01	6.24	2	0.02	6.13	3	0.02	7.13	3
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0.17	0.32	63	0.20	0.37	65	0.18	0.34	64	0.10	0.32	60	0.14	0.37	61
Other loans and leases	16.84	8.30	84	17.60	8.03	84	17.13	8.75	81	18.42	9.09	84	18.08	9.85	81
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	550.19	407.54	78	448.19	383.17	59	502.46	391.81	72	458.86	381.27	60	484.05	391.26	64
Real estate loans secured by 1-4 family	308.36	130.40	93	216.10	124.52	84	270.78	126.06	90	198.36	125.03	80	186.61	138.18	70
Revolving	0	15.55	4	0	15.53	4	0	15.44	4	0	17.42	5	0.01	21.26	5
Closed-end	308.36	113.22	93	216.10	107.53	87	270.78	108.85	90	198.35	106.14	89	186.60	115.20	83
Commercial real estate loans	241.83	254.23	46	232.09	238.21	46	231.68	245.88	44	260.50	234.65	53	297.44	229.44	59
Construction and land development	7.45	38.88	19	5.15	35.52	12	5.07	35.95	15	5.97	35.62	17	8.31	34.95	20
1-4 family	0	8.60	4	0	7.06	3	0	7.42	3	0	6.34	5	0.01	6.61	13
Other	7.45	29.76	19	5.15	28.07	14	5.07	28.11	16	5.97	28.16	18	8.30	27.32	21
Multifamily	32.27	39.14	55	37.26	34.78	64	34.38	38.66	58	49.72	32.74	77	69.87	31.04	87
Nonfarm nonresidential	202.11	162.28	64	189.68	157.17	61	192.23	158.05	63	204.81	155.06	64	219.27	152.10	69
Owner-occupied	53.53	54.20	52	46.86	52.65	48	51.19	52.99	51	50.29	52.37	52	54.97	53.07	56
Other	148.58	106.54	74	142.82	102.08	67	141.05	102.54	72	154.52	100.54	74	164.29	97.41	77
Real estate loans secured by farmland	0	3.62	7	0	3.59	8	0	3.22	8	0	3.44	8	0.01	3.60	20
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	145.82	115.10	68	124.66	127.07	56	131.85	114.45	63	147.33	139.91	53	139.33	122.02	61
Loans to individuals	0.06	35.52	2	0.11	35.29	3	0.11	34.55	3	0.12	37.47	3	0.18	43.51	4
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	1.40	1.81	67	1.37	2.01	67	1.40	1.86	67	0.75	1.88	61	1.07	2.18	65
Other loans and leases	141.27	50.19	89	122.68	46.75	88	131.41	51.06	87	137.11	49.54	92	137.88	52.44	91
Supplemental															
Non-owner occupied CRE loans / Gross loans	23.46	30.64	36	27.11	28.84	47	24.17	30.07	38	28.72	27.32	51	32.11	26.45	62
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	196.75	203.71	49	188.96	187.37	51	185.43	195.33	49	213.72	183.76	55	244.81	178.57	67
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	250.28	261.50	45	235.83	244.59	43	236.62	252.85	43	264.01	240.85	51	299.78	236.10	57

BHC Name _____ City/State _____

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	21.62	7.68	90	21.65	12.01	87	20.28	11.47	84	19.34	11.17	83	18.08	7.63	84
Liquid assets	9.45	25.39	6	10.89	28.17	6	8.15	29.03	5	9.34	26.22	5	9.15	22.44	7
Investment securities	27.64	21.68	72	28.66	19.64	79	28.10	21.63	67	26.21	17.85	82	23.64	16.99	77
Net loans and leases	65.59	61.60	60	63.60	59.81	59	65.99	58.67	71	67.49	61.58	64	70.23	63.77	58
Net loans, leases and standby letters of credit	65.83	62.44	57	63.84	60.62	58	66.25	59.49	71	67.74	62.48	63	70.55	64.84	57
Core deposits	65.17	75.64	18	70.02	74.75	24	67.62	75.71	16	63.98	70.67	22	57.22	63.09	26
Noncore funding	24.94	10.86	84	18.96	10.89	81	21.71	10.30	85	25.54	14.13	81	32.63	19.36	79
Time deposits of \$250K or more	0.94	1.54	36	2.42	1.81	69	1.68	1.58	62	3.27	2.11	75	5.73	2.94	88
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.20	13	0	1.20	11	0.56	1.23	47	0.51	1.47	41	0.30	1.94	30
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.50	32	0	0.52	29	0.56	0.54	58	0.51	0.54	55	0.30	0.48	49
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	10.96	1.63	95	7.23	0.99	94	5.04	1	92	8.69	1.24	95	12.93	3.01	96
Earning assets that reprice within 1 year	47.48	36.16	78	43.92	38.93	62	43.75	37.37	64	44.17	39.38	60	45.27	39.29	68
Interest-bearing liabilities that reprice within 1 year	5.44	6.49	55	6.88	7.04	65	7.40	6.39	76	13.30	8.20	82	21.89	10.19	88
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	51
Net assets that reprice within 1 year	42.04	28.22	84	37.04	30.25	64	36.35	29.65	65	30.88	29.11	51	23.38	26.63	39
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.56	3.09	61	-3.68	-1.82	46	1.92	-2.33	62	8.22	3.20	69	19.04	14.45	69
Net short-term noncore funding dependence	-1.22	-1.79	44	-7.94	-8.21	45	-3.03	-7.71	64	5.35	-4.76	82	14.77	3.38	84
Short-term investment / Short-term noncore funding	104.31	166.36	48	136.63	284.81	29	112.56	273.46	29	82.74	184.19	27	61.57	77.77	55
Liquid assets - short-term noncore funding / Nonliquid assets	-12.45	28.61	4	-5.56	34.02	5	-10.74	36.68	4	-15.48	28.18	3	-22.25	16.97	1
Net loans and leases / Total deposits	84.09	76.80	66	79.23	74.66	63	80.22	72.79	68	85.87	79.43	70	94.52	90.31	58
Net loans and leases / Core deposits	100.64	82.80	78	90.84	81.17	75	97.59	78.25	82	105.49	88.34	81	122.73	103.93	80
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-6.37	95	0.03	0.84	25	0.02	0.12	47	0.04	1.57	15	0	0.72	11
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.28	-13.54	33	2.14	1.94	66	0.13	-0.25	63	2.85	4.31	33	1.31	1.36	56
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0.10	23.58	19	0.10	13.42	31	0.10	14.28	30	0.11	11.38	34	0.13	12.67	33
Available-for-sale securities	99	74.56	81	99.04	84.66	69	98.70	83.77	67	98.75	87.23	65	99.09	85.40	75
U.S. Treasury securities	0.98	9.26	28	1.53	5.52	50	1.11	6.70	39	0.88	4.72	52	0.91	6.15	48
US agency securities (excluding mortgage-backed securities)	1.58	4.02	47	2.11	4.50	53	1.82	4.12	49	2.52	4.01	56	4.68	3.49	69
Municipal securities	1.48	8	37	2.23	8.87	37	2.21	8.22	38	2.57	9.83	38	3.52	7.75	47
Mortgage-backed securities	78.90	63.23	72	75.81	66.59	60	76.59	66.54	59	70.44	66.64	53	66.02	67.43	44
Asset-backed securities	16.06	3.36	90	17.36	2.05	94	16.97	2.50	94	22.34	1.91	96	23.97	1.66	96
Other debt securities	0.10	3.01	30	0.10	3.17	30	0.10	3.08	31	0.11	3.01	33	0.13	2.94	37
Mutual funds and equity securities	0.90	0.28	86	0.86	0.32	82	1.20	0.29	88	1.14	0.35	85	0.78	0.40	76
Debt securities 1 year or less	73.31	8.89	99	66.98	8.69	98	69.23	7.78	98	69.70	10.55	98	73.82	11.86	96
Debt securities 1 to 5 years	2.28	20.02	6	1.35	17.05	8	1.34	18.25	7	1.22	17.03	9	2.56	17.94	19
Debt securities over 5 years	23.51	68.75	7	30.81	72.17	6	28.23	71.11	6	27.95	69.86	8	22.84	66.02	9
Pledged securities	39.85	30.80	68	40.48	33.87	62	40.23	32.26	62	44.70	35.67	63	30.91	30.57	53
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	2.22	-31.70	79	19.42	51.37	40	7.22	27.98	41	13.98	183.32	16	-5.38	26.69	29
Investment securities	-1.26	21.19	20	17.70	33.34	37	9.67	31.36	27	18.12	23.62	48	-4.87	11.75	14
Core deposits	-4.70	9.58	6	23.38	16.88	79	8.12	16.94	19	19.11	26.88	24	0.92	11.23	10
Noncore funding	34.66	10.50	77	-39.19	-23.76	33	-13.07	-14.79	53	-16.60	-12.18	46	4.61	6.59	51

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	6,632,280	4,855,749	4,883,019	4,525,233	4,185,261
Commit: Secured commercial real estate loans	729,974	578,248	711,789	604,395	359,727
Commit: Unsecured real estate loans	198,679	138,541	112,047	58,522	70,879
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	89,304	86,131	93,222	85,147	107,642
Commercial and similar letters of credit	18,731	8,902	15,792	8,178	5,701
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	49,130	43,000	25,000	25,921	61,004
Purchased options contracts (interest rate)	249,130	143,000	225,000	125,921	61,004
Interest rate swaps	5,333,176	5,940,508	4,442,034	6,273,303	6,301,710
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	18.14	24.48	32	13.60	22.45	19	13.63	22.78	19	12.92	22.01	17	12.73	23.52	14
Standby letters of credit	0.24	0.66	30	0.24	0.67	24	0.26	0.65	29	0.24	0.71	23	0.33	0.84	28
Commercial and similar letters of credit	0.05	0.02	84	0.02	0.02	71	0.04	0.02	82	0.02	0.02	72	0.02	0.02	68
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	15.40	44.65	49	17.16	49.75	48	13.10	46.30	43	18.35	48.62	48	19.54	68.47	49
Interest rate contracts	15.40	32.11	51	17.16	35.96	51	13.10	32.46	48	18.35	34.36	50	19.54	47.31	51
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0.13	1.58	37	0.12	1.82	27	0.07	1.41	24	0.07	2.18	21	0.19	2.47	33
Purchased options contracts (interest rate)	0.68	1.48	70	0.40	1.33	62	0.63	1.31	71	0.36	1.46	60	0.19	2.65	56
Interest rate swaps	14.59	21.90	56	16.64	20.67	58	12.40	20.49	50	17.92	20.83	57	19.17	28.86	60
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	28.19	46.07	22	20.86	42.93	15	21.15	44.98	16	19.35	42.82	14	18.56	45.53	13

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	5,631,436	6,126,508	4,692,034	6,425,145	6,423,718
Interest rate contracts	5,631,436	6,126,508	4,692,034	6,425,145	6,423,718
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	49,130	43,000	25,000	25,921	61,004
Exchange-traded	0	0	0	0	0
Over-the-counter	49,130	43,000	25,000	25,921	61,004
Purchased options	249,130	143,000	225,000	125,921	61,004
Exchange-traded	0	0	0	0	0
Over-the-counter	249,130	143,000	225,000	125,921	61,004
Swaps	5,333,176	5,940,508	4,442,034	6,273,303	6,301,710
Held for trading	3,526,436	3,445,508	3,387,034	3,304,145	3,042,718
Interest rate contracts	3,526,436	3,445,508	3,387,034	3,304,145	3,042,718
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,105,000	2,681,000	1,305,000	3,121,000	3,381,000
Interest rate contracts	2,105,000	2,681,000	1,305,000	3,121,000	3,381,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	5,582,306	6,083,508	4,667,034	6,399,224	6,362,714
One year or less	2,929,422	1,534,085	268,486	1,848,441	440,947
Over 1 year to 5 years	1,839,910	2,396,353	2,851,585	1,983,780	3,169,082
Over 5 years	812,974	2,153,070	1,546,963	2,567,003	2,752,685
Gross negative fair value (absolute value)	74,187	32,131	25,314	44,490	19,029
Gross positive fair value	43,703	79,686	59,019	123,830	43,686
Held for trading	31,412	78,427	55,759	123,345	43,686
Non-traded	12,291	1,259	3,260	485	0
Current credit exposure on risk-based capital derivative contracts	29,890	78,392	52,782	123,345	42,810
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Futures and forwards	0	9.78	8	0	12.57	8	0	11.16	7	0	14.05	7	0	13.49	6
Written options															
Written options	0.87	5.78	30	0.70	7.49	21	0.53	6.28	20	0.40	8.18	17	0.95	5.91	24
Exchange-traded															
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter															
Over-the-counter	0.87	5.46	32	0.70	7.20	21	0.53	5.96	20	0.40	7.73	17	0.95	5.10	25
Purchased options															
Purchased options	4.42	3.69	66	2.33	3.44	61	4.80	3.27	68	1.96	3.42	58	0.95	4.42	50
Exchange-traded															
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter															
Over-the-counter	4.42	3.17	68	2.33	3.04	63	4.80	2.87	70	1.96	2.86	62	0.95	3.35	54
Swaps															
Swaps	94.70	74.97	68	96.96	71.23	80	94.67	74.26	72	97.64	68.76	84	98.10	69.75	84
Held for trading															
Held for trading	62.62	37.98	58	56.24	40.60	51	72.19	40.42	63	51.43	43.53	48	47.37	44.16	48
Interest rate contracts															
Interest rate contracts	62.62	31.52	65	56.24	34.42	56	72.19	34.15	73	51.43	36.62	53	47.37	37.24	55
Foreign exchange contracts															
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Non-traded	37.38	62.02	41	43.76	59.40	48	27.81	59.58	36	48.57	56.47	51	52.63	55.84	51
Interest rate contracts															
Interest rate contracts	37.38	57.94	45	43.76	56.19	50	27.81	56.71	39	48.57	53.82	54	52.63	52.22	54
Foreign exchange contracts															
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	99.13	93.09	57	99.30	91.87	68	99.47	92.53	66	99.60	91.48	70	99.05	93.86	64
One year or less															
One year or less	52.02	31.78	70	25.04	28.05	57	5.72	27.56	27	28.77	32.05	53	6.86	32.17	29
Over 1 year to 5 years															
Over 1 year to 5 years	32.67	24.76	63	39.11	26.03	66	60.78	27.01	90	30.88	27.06	58	49.33	30.45	78
Over 5 years															
Over 5 years	14.44	27.14	38	35.14	30.08	54	32.97	29.89	56	39.95	29.56	63	42.85	28.09	68
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	1.32	1.56	44	0.52	1.25	29	0.54	0.98	32	0.69	1.55	36	0.30	0.83	30
Gross positive fair value															
Gross positive fair value	0.78	1.74	27	1.30	1.68	36	1.26	1.34	46	1.93	2.23	46	0.68	1.19	29
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	0.03	0.07	50	0.01	0.05	32	0.01	0.04	36	0.01	0.07	34	0.01	0.06	31
Gross positive fair value (X)															
Gross positive fair value (X)	0.02	0.08	42	0.03	0.07	41	0.02	0.05	41	0.04	0.09	42	0.01	0.07	33
Held for trading (X)															
Held for trading (X)	0.01	0.06	59	0.02	0.05	58	0.02	0.04	60	0.04	0.07	55	0.01	0.06	48
Non-traded (X)															
Non-traded (X)	0	0.02	45	0	0.01	17	0	0.01	30	0	0.02	12	0	0.01	5
Current credit exposure (X)															
Current credit exposure (X)	0.01	0.04	43	0.02	0.05	47	0.02	0.04	47	0.04	0.06	50	0.01	0.05	40
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due															
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets															
Current credit exposure / Risk-weighted assets	0.12	0.54	41	0.34	0.63	50	0.22	0.46	47	0.52	0.85	49	0.18	0.73	41

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	126,457	257,323	257,323	108,671	109,931
Gross losses	31,650	30,394	71,250	69,602	17,541
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,779	2,682	4,840	8,610	7,377
Net losses	26,871	27,712	66,410	60,992	10,164
Provision for loan and lease losses	30,653	-53,969	-64,456	182,340	8,904
Adjustments	0	0	0	27,304	0
Ending balance	130,239	175,642	126,457	257,323	108,671
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.17	0.08	82	-0.31	-0.14	19	-0.18	-0.09	25	0.53	0.51	58	0.03	0.15	19
Provision for loan and lease losses / Average loans and leases	0.26	0.14	78	-0.46	-0.25	28	-0.28	-0.16	31	0.78	0.82	52	0.04	0.24	15
Provision for loan and lease losses / Net loan and lease losses	114.07	198.72	50	-194.75	77.32	36	-97.06	-105.48	45	298.96	487.86	42	87.60	130.58	14
Allowance for loan and lease losses / Total loans and leases not held for sale	0.54	1.17	8	0.77	1.39	11	0.53	1.23	8	1.08	1.58	20	0.47	0.83	19
Allowance for loan and lease losses / Total loans and leases	0.54	1.15	10	0.77	1.37	12	0.53	1.20	9	1.08	1.55	21	0.47	0.81	19
Allowance for loan and lease losses / Net loans and leases losses (X)	2.42	28.67	5	3.17	15.27	5	1.90	21.39	1	4.22	11.58	23	10.69	8.03	75
Allowance for loan and lease losses / Nonaccrual assets	86.83	413.77	5	60.04	318.67	5	61.42	364.13	5	97.12	299.17	9	53.07	218.72	9
ALLL / 90+ days past due + nonaccrual loans and leases	17.23	319.24	1	17.12	260.68	1	13.50	287.08	1	31.07	244.34	2	14.76	151.73	3
Gross loan and lease losses / Average loans and leases	0.27	0.16	77	0.26	0.22	67	0.31	0.19	77	0.30	0.34	55	0.08	0.28	19
Recoveries / Average loans and leases	0.04	0.07	37	0.02	0.08	21	0.02	0.08	18	0.04	0.07	30	0.03	0.08	29
Net losses / Average loans and leases	0.23	0.08	87	0.24	0.13	74	0.29	0.11	91	0.26	0.27	62	0.05	0.21	21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	6.71	23.25	12	3.85	16.12	9	6.95	34.67	9	49.09	33.98	77	11	36.22	9
Earnings coverage of net loan and lease losses (X)	7.70	-9.51	33	7.85	4.52	29	5.80	39.72	16	7.08	22.91	33	40.62	24.40	80

Net Loan and Lease Losses By Type

Real estate loans	0.13	-0.01	96	0.09	0.03	80	0.06	0.02	80	0.08	0.04	74	0.02	0.01	62
Real estate loans secured by 1-4 family	0.01	-0.02	88	0	-0.01	68	0	-0.02	76	0	0.01	43	0	0.01	37
Revolving	-5.200	-0.08	0	-12.70	-0.05	1	-300	-0.07	0	-47.06	0.01	0	-85.14	0.02	0
Closed-end	0.01	-0.02	87	0	-0.01	68	0	-0.01	78	0	0	52	0	0	45
Commercial real estate loans	0.28	0	98	0.18	0.05	84	0.12	0.04	84	0.13	0.07	80	0.03	0.01	73
Construction and land development	0	-0.02	73	0	0	64	0	0	64	0.30	0	96	0.03	-0.01	87
1-4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	-0.01	63	0	0	64	0.30	0	97	0.03	-0.01	89
Multifamily	0	0	58	1.02	0.01	99	0.59	0.01	99	0.13	0	98	0	0	56
Nonfarm nonresidential	0.33	0	98	0.02	0.07	57	0.04	0.05	61	0.13	0.11	71	0.04	0.02	71
Owner-occupied	0.08	0	98	0.01	0.01	70	-0.01	0.01	9	0.02	0.02	65	0	0.01	28
Other	0.25	0	97	0.01	0.06	59	0.04	0.04	69	0.11	0.08	75	0.04	0.01	85
Real estate loans secured by farmland		0			-0.01			0			0.02		0	0.01	48
Commercial and industrial loans	0.56	0.10	92	1.02	0.20	94	1.18	0.17	97	1.05	0.47	85	0.17	0.37	35
Loans to individuals		0.65			0.78			0.71			1.13			1.17	
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.25	0.14	81	0	0.08	24	0.23	0.10	80	0	0.15	38	0.01	0.15	39

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	289,478	258,764	349,857	343,810	134,413
90+ days past due loans and leases	605,947	733,293	730,985	563,333	531,269
Nonaccrual loans and leases	149,994	292,531	205,885	264,953	204,788
Total past due and nonaccrual loans and leases	1,045,419	1,284,588	1,286,727	1,172,096	870,470
Restructured 30-89 days past due	59,806	12,653	19,330	14,031	12,795
Restructured 90+ days past due	19,134	7,885	11,053	7,468	5,105
Restructured nonaccrual	12,872	37,854	25,574	49,790	38,438
Total restructured loans and leases	91,812	58,392	55,957	71,289	56,338
30-89 days past due loans held for sale	0	0	0	0	910
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	5,996	0	0	20,500	0
Total past due and nonaccrual loans held for sale	5,996	0	0	20,500	910
Restructured loans and leases in compliance	301,124	54,798	52,876	41,243	57,516
Other real estate owned	1,466	3,823	2,275	3,052	3,897
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	1.20	0.32	94	1.13	0.27	94	1.47	0.32	96	1.44	0.39	94	0.58	0.43	77
90+ days past due loans and leases	2.51	0.09	98	3.20	0.10	98	3.08	0.10	98	2.36	0.12	97	2.29	0.15	98
Nonaccrual loans and leases	0.62	0.38	82	1.28	0.58	91	0.87	0.46	87	1.11	0.66	86	0.88	0.51	84
90+ days past due and nonaccrual loans and leases	3.14	0.53	97	4.48	0.73	97	3.94	0.62	98	3.47	0.85	96	3.17	0.71	96
30-89 days past due restructured	0.25	0.01	98	0.06	0.01	90	0.08	0.01	92	0.06	0.01	89	0.06	0.01	88
90+ days past due restructured	0.08	0	93	0.03	0	90	0.05	0	90	0.03	0.01	89	0.02	0.01	88
Nonaccrual restructured	0.05	0.09	48	0.17	0.12	68	0.11	0.10	58	0.21	0.13	75	0.17	0.14	64
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	88
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0.02	0	92	0	0	38	0	0	40	0.09	0.01	93	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	1.20	0.32	94	1.13	0.27	93	1.47	0.32	95	1.44	0.40	94	0.58	0.43	77
90+ days past due assets	2.51	0.10	98	3.20	0.10	98	3.08	0.10	98	2.36	0.12	97	2.29	0.15	98
Nonaccrual assets	0.62	0.39	82	1.28	0.59	90	0.87	0.47	87	1.11	0.67	85	0.88	0.53	84
30+ days past due and nonaccrual assets	4.34	0.88	96	5.61	1.04	97	5.41	0.97	97	4.91	1.29	97	3.75	1.19	92
Percent of Total Assets															
90+ days past due and nonaccrual assets	2.07	0.32	97	2.87	0.43	98	2.62	0.36	98	2.37	0.52	97	2.24	0.44	97
90+ days past due and nonaccrual assets + other real estate owned	2.07	0.34	97	2.88	0.46	98	2.62	0.37	98	2.37	0.55	96	2.25	0.48	96
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.45	0.38	93	1.04	0.52	89	0.81	0.41	88	0.94	0.60	84	0.86	0.53	84
Allowance for loan and lease losses	408.11	57.44	98	211.62	67.93	94	230.45	62.64	95	128.53	66.66	88	261.43	115.41	90
Equity capital + allowance for loan and lease losses	20.16	3.52	96	11.14	4.43	93	9.21	3.60	93	10.21	4.97	89	9.20	4.28	92
Tier 1 capital + allowance for loan and lease losses	18.40	3.97	94	11.21	5.28	92	9.35	4.30	91	10.14	6.05	86	9.34	5.65	84
Loans and leases + other real estate owned	2.20	0.63	93	1.62	0.88	88	1.23	0.71	86	1.38	0.97	77	1.22	0.85	80

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	1.69	0.26	97	1.71	0.24	97	2.11	0.26	96	1.82	0.39	96	0.84	0.38	89
	90+ days past due	3.83	0.11	98	4.98	0.12	98	4.70	0.12	98	3.82	0.16	96	3.61	0.16	97
	Nonaccrual	0.50	0.45	64	0.91	0.65	75	0.66	0.52	71	1.11	0.76	79	0.65	0.46	72
Commercial and industrial																
	30–89 days past due	0.51	0.28	80	0.19	0.17	62	0.51	0.24	82	0.89	0.23	93	0.26	0.31	53
	90+ days past due	0	0.03	17	0	0.02	45	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual	1.63	0.46	94	3.36	0.64	97	2.27	0.57	93	2.03	0.75	93	2.18	0.83	91
Individuals																
	30–89 days past due	0	0.70	5	0	0.55	4	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual	0	0.18	10	49.53	0.18	99	47.27	0.17	99	49.58	0.28	98	0.31	0.17	73
Depository institution loans																
	30–89 days past due		0.01			0			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural																
	30–89 days past due	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments																
	30–89 days past due		0			0.01			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases																
	30–89 days past due	0	0.11	20	0	0.11	18	0	0.12	16	0.78	0.18	88	0	0.20	14
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0.07	0.07	70	0.49	0.13	88	0.21	0.09	81	0.08	0.15	59	0.40	0.13	86

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Memoranda															
1-4 family															
30-89 days past due	3	0.39	96	3.11	0.35	98	3.72	0.46	96	2.86	0.65	94	2.14	0.67	91
90+ days past due	6.84	0.22	98	10.33	0.27	98	8.72	0.24	98	8.85	0.33	96	9.36	0.31	97
Nonaccrual	0.21	0.61	20	0.62	0.82	44	0.32	0.71	23	0.42	0.89	27	0.33	0.73	24
Revolving															
30-89 days past due	0	0.26	7	0	0.29	6	0	0.28	9	0	0.48	5	0	0.45	5
90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
Nonaccrual	100	1.15	99	0	1.05	5	0	1.18	6	0	1.13	5	0	1	5
Closed-end															
30-89 days past due	3	0.42	96	3.11	0.36	98	3.72	0.49	96	2.86	0.65	96	2.14	0.70	90
90+ days past due	6.84	0.25	98	10.33	0.29	98	8.72	0.26	98	8.85	0.38	96	9.36	0.35	97
Nonaccrual	0.21	0.60	20	0.62	0.77	48	0.32	0.67	26	0.42	0.87	29	0.33	0.70	28
Junior lien															
30-89 days past due	0	0.01	15	0	0.01	24	0	0.01	23	0	0.02	24	0	0.02	21
90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
Nonaccrual	0	0.02	10	0	0.04	13	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate															
30-89 days past due	0.03	0.16	25	0.40	0.14	83	0.24	0.15	75	1.02	0.26	93	0.02	0.18	14
90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
Nonaccrual	0.87	0.32	89	1.18	0.52	85	1.06	0.38	91	1.63	0.62	92	0.85	0.23	93
Construction and development															
30-89 days past due	0	0.22	16	0.53	0.12	87	0.12	0.17	66	4.86	0.28	98	0.14	0.28	52
90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
Nonaccrual	3.33	0.16	96	4.14	0.36	95	4.65	0.20	97	3.63	0.41	93	1.26	0.20	91
1-4 family															
30-89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other															
30-89 days past due	0	0.17	19	0.53	0.07	90	0.12	0.13	74	4.86	0.22	98	0.14	0.20	66
90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
Nonaccrual	3.33	0.13	96	4.14	0.29	96	4.65	0.16	98	3.63	0.35	93	1.26	0.17	92
Multifamily															
30-89 days past due	0	0.04	29	1.15	0.06	95	1.62	0.07	99	1.12	0.09	96	0	0.08	19
90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
Nonaccrual	0.91	0.07	96	0.40	0.14	83	0.82	0.17	86	1.37	0.11	97	0.29	0.05	92
Nonfarm non-residential															
30-89 days past due	0.04	0.13	34	0.25	0.14	78	0	0.13	6	0.88	0.23	90	0.02	0.14	16
90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
Nonaccrual	0.77	0.39	82	1.25	0.66	82	1	0.45	85	1.64	0.80	85	1.01	0.28	96
Owner Occupied															
30-89 days past due	0	0.04	27	0.02	0.04	41	0	0.04	10	0.19	0.07	87	0.02	0.07	24
90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
Nonaccrual	0.38	0.14	89	0.43	0.25	81	0.34	0.17	81	0.35	0.27	63	0.41	0.16	86
Other															
30-89 days past due	0.04	0.08	58	0.23	0.09	82	0	0.08	14	0.69	0.14	91	0	0.07	23
90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
Nonaccrual	0.40	0.21	79	0.82	0.40	82	0.66	0.23	86	1.29	0.44	88	0.60	0.10	94
Farmland															
30-89 days past due		0.11			0.11			0.10			0.11		0	0.23	23
90+ days past due		0.01			0			0			0		0	0.01	42
Nonaccrual		0.63			1.10			0.69			1.13		0	0.84	19
Credit card															
30-89 days past due		1.02			0.63			0.81			0.95			1.19	
90+ days past due		0.44			0.39			0.45			0.63			0.78	
Nonaccrual		0.11			0.08			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	388,362	1,012,718	708,359	1,018,449	1,084,871
Retained earnings	2,453,077	2,205,937	2,365,378	2,066,194	1,927,735
Accumulated other comprehensive income (AOCI)	-320,395	-24,873	-15,940	-49,152	-31,827
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,521,044	3,193,782	3,057,797	3,035,491	2,980,779
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	82,513	78,766	82,653	79,147	79,667
Accumulated other comprehensive income-related adjustments	-320,395	-24,873	-15,940	-49,152	-31,827
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,758,926	3,139,889	2,991,084	3,005,496	2,932,939
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,758,926	3,139,889	2,991,084	3,005,496	2,932,939
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	2,758,926	3,139,889	2,991,084	3,005,496	2,932,939
Tier 2 Capital					
Tier 2 capital instruments and related surplus	300,000	300,000	300,000	300,000	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	112,077	136,589	99,980	197,308	111,324
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	412,077	436,589	399,980	497,308	111,324
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	412,077	436,589	399,980	497,308	111,324
Exited advanced approach tier 2 capital					
Total capital	3,171,003	3,576,478	3,391,064	3,502,804	3,044,263
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	36,788,285	35,710,909	35,831,521	35,409,018	33,028,673
Less: Deductions from common equity tier 1 capital	82,513	78,766	82,653	79,147	79,667
Less: Other deductions	0	0	0	506,130	0
Total assets for leverage ratio	36,705,772	35,632,143	35,748,868	34,823,741	32,949,006
Total risk-weighted assets	24,384,019	23,227,844	23,735,890	23,900,707	23,808,169
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.31	11.85	46	13.52	12.66	65	12.60	12.37	61	12.57	12.35	59	12.32	12.11	57
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.31	12.53	33	13.52	13.44	59	12.60	13.11	46	12.57	13.08	50	12.32	12.78	49
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13	14.37	29	15.40	15.42	57	14.29	14.91	47	14.66	15.23	48	12.79	14.36	25
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.52	9.08	11	8.81	9.11	43	8.37	8.98	32	8.63	9.13	39	8.90	9.76	30
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	310,970	303,519	309,477	294,629	282,151	2.45	27.93

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue		3.08			3.14			2.76			2.84			7.32	
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.76	12.13	42	9.15	11.54	39	9.93	12	38	9.03	11.03	41	9.28	11.51	43
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	226,910	184,652	201,359	206,195	211,641
Real estate loans	163,160	174,429	166,676	179,007	185,706
Commercial and industrial loans	63,750	10,223	34,683	27,188	25,935
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	10,000	10,000	10,000	10,000	10,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	236,910	194,652	211,359	216,195	221,641
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	22.89	11.61	73	-5.12	-1.19	49	-2.35	6.83	48	-2.57	-2.40	59	-20.59	22.48	12
Total selected assets	21.71	18.50	71	-4.87	3.19	40	-2.24	9.48	43	-2.46	2.04	45	-19.85	12.40	17
Deposits		-4.80			9.07			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	356,258	29,070	325,014	15,935	323,080	1125.52	406.96
Dividends	350,000	22,000	312,000	0	305,000	1490.91	483.33
Interest	0	0	0	0	0		
Management and service fees	6,258	7,070	13,014	15,935	18,080	-11.49	-39.08
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	356,258	29,070	325,014	15,935	323,080	1125.52	406.96
Securities gains (losses)	0	0	0	0	0		
Other operating income	2,431	2,311	4,958	4,214	3,592	5.19	28.35
Total operating income	358,689	31,381	329,972	20,149	326,672	1043.01	397.03
Operating Expenses							
Personnel expenses	14,345	14,284	26,723	24,855	28,258	0.43	8.35
Interest expense	18,096	18,063	36,143	29,041	20,200	0.18	79.84
Other expenses	2,218	1,859	3,751	3,723	4,407	19.31	-17.02
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	34,659	34,206	66,617	57,619	52,865	1.32	33.44
Income (loss) before taxes	304,192	-3,084	260,825	-33,648	276,497		558.52
Applicable income taxes (credit)	-9,961	-5,479	-10,487	-6,767	-5,876		
Extraordinary items							
Income before undistributed income of subsidiaries	314,153	2,395	271,312	-26,881	282,373	13017.04	508.97
Equity in undistributed income of subsidiaries	-181,239	200,393	143,672	224,734	30,723		
Bank subsidiaries	-181,239	200,393	143,672	224,734	30,723		
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	132,914	202,788	414,984	197,853	313,096	-34.46	3.27
Memoranda							
Bank net income	168,761	222,393	455,672	224,734	335,723	-24.12	23.08
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,980,313	92.05	3,513,852	90.23	3,465,136	91.93	3,289,217	3,110,643	-15.18	6.34
Common and preferred stock	2,979,442	92.03	3,512,924	90.21	3,465,136	91.93	3,288,252	3,104,660	-15.19	6.36
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	871	0.03	928	0.02	0	0	965	5,983	-6.14	-36.70
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	90,858	2.81	88,141	2.26	120,777	3.20	104,274	60,572	3.08	39.74
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	129,296	3.99	254,728	6.54	164,211	4.36	289,760	204,588	-49.24	16.46
Cash and due from unrelated depository institution	1	0	4	0	1	0	1	1	-75.00	0.00
Premises, furnishings, fixtures and equipment	1,523	0.05	1,923	0.05	1,706	0.05	2,129	2,542	-20.80	109.78
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	35,593	1.10	35,566	0.91	17,559	0.47	32,778	33,929	0.08	42.62
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,237,584	100.00	3,894,214	100.00	3,769,390	100.00	3,718,159	3,412,275	-16.86	7.76
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	313	294		
Borrowings with maturity over 1 year	397,002	12.26	396,208	10.17	396,600	10.52	397,625	397,202	0.20	0.91
Subordinated notes and debentures	300,000	9.27	300,000	7.70	300,000	7.96	300,000	0	0.00	
Other liabilities	34,565	1.07	36,463	0.94	34,437	0.91	37,209	34,000	-5.21	14.51
Balance due to subsidiaries and related institutions	0	0	0	0	592	0.02	0	0		
Total liabilities	731,567	22.60	732,671	18.81	731,629	19.41	735,147	431,496	-0.15	72.71
Equity Capital	2,506,017	77.40	3,161,543	81.19	3,037,761	80.59	2,983,012	2,980,779	-20.73	-2.90
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	779	0.02	932	0.02	856	0.02	931	951	-16.42	-27.06
Common surplus	387,583	11.97	1,011,786	25.98	707,503	18.77	1,017,518	1,083,920	-61.69	-73.96
Retained earnings	2,438,050	75.30	2,173,698	55.82	2,345,342	62.22	2,013,715	1,927,735	12.16	136.17
Accumulated other comprehensive income	-320,395	-9.90	-24,873	-0.64	-15,940	-0.42	-49,152	-31,827		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,237,584	100.00	3,894,214	100.00	3,769,390	100.00	3,718,159	3,412,275	-16.86	7.76
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	592	0.02	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	9.25	10.52	39	13.13	12.64	60	13.29	11.94	67	6.90	7.29	42	10.63	9.68	65
Bank net income / Average equity investment in banks	10.38	11.07	49	13.07	12.37	60	13.33	11.80	67	7.32	7.45	44	10.89	10.51	59
Nonbank net income / Average equity investment in nonbanks		10.05			13.40			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	126.97	98.83	96	109.67	96.24	88	109.80	96.79	88	113.59	88.16	89	107.23	82.22	77
Nonbank net income / Parent net income	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	29.19	17.48	81	23.17	16.87	77	24.08	16.81	77	24.64	20.06	72	14.48	20.43	59
Total debt / Equity capital	27.81	12.15	84	22.02	11.60	81	22.93	11.71	81	23.40	14.41	78	13.34	14.31	66
Total debt + notes payable to subs that issued TPS / Equity capital	27.81	14.28	84	22.02	13.82	79	22.93	13.63	80	23.40	16.67	76	13.34	16.36	62
Total debt + Loans guaranteed for affiliate / Equity capital	27.81	12.21	84	22.02	11.69	81	22.93	11.77	81	23.40	14.68	78	13.34	14.56	65
Total debt / Equity capital – excess over fair value	27.81	12.27	84	22.02	11.71	81	22.93	11.81	80	23.40	14.52	77	13.34	14.51	66
Long-term debt / Equity capital	27.81	11.61	85	22.02	11.05	82	22.93	10.95	83	23.39	13.56	79	13.33	13.04	66
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0.01	0.77	76	0.01	1.02	74
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0.02	0.06	86	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	96.21	39.62	90	84.34	39.10	85	84.44	39.86	84	77.32	34.67	87	52.08	28.44	73
Double Leverage															
Equity investment in subs / Equity capital	118.89	103.92	92	111.11	103.07	87	114.07	103.22	90	110.23	102.81	87	104.16	103.22	57
Total investment in subs / Equity capital	118.93	109.01	84	111.14	108.26	78	114.07	108.40	80	110.26	110.16	73	104.36	111.07	43
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.78	0.41	90	0.87	0.25	85	1.03	0.29	86	1.54	0.47	87	0.40	0.36	56
Equity investment in subs – equity cap / Net income-div (X)	2.55	1.23	83	1.10	0.83	72	1.29	1.05	70	2.78	1.82	77	0.54	1.22	34
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	502.74	126.15	96	56.50	138.64	17	235.80	152.85	82	28.77	136.59	3	257.08	177.68	79
Cash from ops + noncash items + op expense / Op expense + dividend	489.08	116.54	96	60.02	130.64	20	251.80	154.48	85	52.91	147.24	7	268.10	190.27	79
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	63.99	92.87	31	63.58	103.17	33	26.27	98.54	10	169.49	134.08	75	156.92	116.34	80
Pretax operating income + interest expense / Interest expense	1,780.99	1,457.38	69	82.93	1,479.01	13	821.65	1,835.33	33	-15.86	2,016.32	2	1,468.80	1,968.54	55
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,780.99	1,417.74	72	82.93	1,667.11	12	821.65	1,770.77	34	-15.86	1,539.23	2	1,468.80	1,632.83	58
Dividends + interest from subsidiaries / Interest expense + dividends	600.32	140.52	96	36.14	153.06	14	261.09	174.12	76	0	150.43	0	295.01	210.80	78
Fees + other income from subsidiaries / Salary + other expenses	37.78	10.93	83	43.80	12.78	82	42.71	11.92	83	55.76	13.95	84	55.35	16.52	81
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77		700.99	47.61	95		35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.89	3.32	62	6.52	3.64	75	3.89	3.44	58	7.50	3.85	76	6.05	2.64	76
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	12.80	82.17	3	1,787.27	78.46	98	30.72	66.37	20		81.10		29.46	57.84	26
Dividends declared / Net income	30.25	34	40	21.11	25.30	41	20.09	28.27	32	44.51	42.29	55	26.57	33.08	34
Net income – dividends / Average equity.....	6.45	7.04	51	10.36	9.64	64	10.62	8.62	74	3.83	4.14	45	7.80	6.46	68
Percent of Dividends Paid															
Dividends from bank subsidiaries	870.52	128.25	99	51.40	139.49	22	374.29	155.92	88	0	132.17	7	366.65	178.13	87
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	870.52	168.66	98	51.40	193.08	14	374.29	203.53	85	0	174.85	2	366.65	260.40	76
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	207.39	43.08	98	9.89	36.56	23	68.47	45.96	69	0	60.28	4	90.85	66.55	75
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	3.71	0.85	86	3.18	0.90	83	2.86	0.88	84	7.09	1.47	85	5.39	1.55	83
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	211.10	46.71	97	13.07	38.35	23	71.33	51.33	70	7.09	62.88	8	96.23	69.36	75
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			54.17			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.54			0.63			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		54.49			76.16			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.58	65.33	61	70.11	67.82	32	94.55	74.16	46	0	69.76	8	93.37	67.32	50
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	1.74	1.33	80	22.53	2.08	93	3.94	1.44	83	79.09	1.87	99	5.53	1.81	83
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.32	75.26	57	92.64	81.78	36	98.50	83.13	52	79.09	82.20	24	98.90	78.80	59
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10		0	135.13	12	0	83.37	12
Loans and advances from subsidiaries / Total debt	0	28.16	13	0	28.31	13	0	26.38	13	0	27.08	12	0	28.33	11